

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VERONICA DENISE MAISE

Debtor(s)

Case No. 15-31647

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/16/2015.
- 2) The plan was confirmed on 04/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/07/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,167.86
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,167.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,558.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,558.90**

Attorney fees paid and disclosed by debtor: \$1,760.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	32,057.29	32,057.29	32,057.29	5,565.28	871.53
ALLY FINANCIAL	Unsecured	NA	0.00	0.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
CITI	Unsecured	5,618.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	2,518.00	2,518.00	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
FEDERAL NATIONAL MTG ASSOC	Secured	98,175.23	98,098.27	98,098.27	16,280.36	1,435.02
IL DEPT OF REVENUE	Unsecured	NA	1,194.74	1,194.74	0.00	0.00
IL DEPT OF REVENUE	Priority	8,071.00	9,482.92	9,482.92	0.00	0.00
IL DEPT OF REVENUE	Priority	2,900.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	49,780.00	61,641.49	61,641.49	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	14,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	15,964.97	15,964.97	0.00	0.00
JP MORGAN CHASE	Secured	NA	NA	5,024.25	0.00	0.00
JP MORGAN CHASE	Secured	83,778.82	NA	NA	2,245.65	0.00
LVNV FUNDING	Unsecured	19,635.00	19,635.33	19,635.33	0.00	0.00
MRSI	Unsecured	5,372.90	NA	NA	0.00	0.00
PORANIA	Unsecured	12.00	628.85	628.85	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	5,995.93	5,995.93	0.00	0.00
RISE CREDIT	Unsecured	3,999.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA	Secured	25,341.90	25,341.90	25,341.90	4,839.01	309.15
STERLING JEWELERS DBA JARED TF	Unsecured	717.00	NA	NA	0.00	0.00
STERLING JEWELERS DBA JARED TF	Secured	NA	717.64	717.64	60.65	2.31
US DEPT OF EDUCATION	Unsecured	NA	31,656.48	31,656.48	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$98,098.27	\$18,526.01	\$1,435.02
Mortgage Arrearage	\$5,024.25	\$0.00	\$0.00
Debt Secured by Vehicle	\$57,399.19	\$10,404.29	\$1,180.68
All Other Secured	\$717.64	\$60.65	\$2.31
TOTAL SECURED:	\$161,239.35	\$28,990.95	\$2,618.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$71,124.41	\$0.00	\$0.00
TOTAL PRIORITY:	\$71,124.41	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$77,594.30	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,558.90</u>	
Disbursements to Creditors	<u>\$31,608.96</u>	
TOTAL DISBURSEMENTS :		<u>\$33,167.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.